



TSE Prime Section: 7199 Premium Group Co., Ltd.

Financial Results Presentation for FY Ended March 31, 2024

April 26, 2024



- 1. Financial Highlights**
- 2. Summary of Financial Results**
- 3. Car Premium**
- 4. Finance Segment**
- 5. Automobile Warranty Segment**
- 6. Auto Mobility Segment**
- 7. Earnings and Dividend Forecast for FY Ending March 31, 2025**
- 8. Appendix**

Access videos of our financial results presentations on our IR website at <https://ir.premium-group.co.jp/en/library/movie.html>.



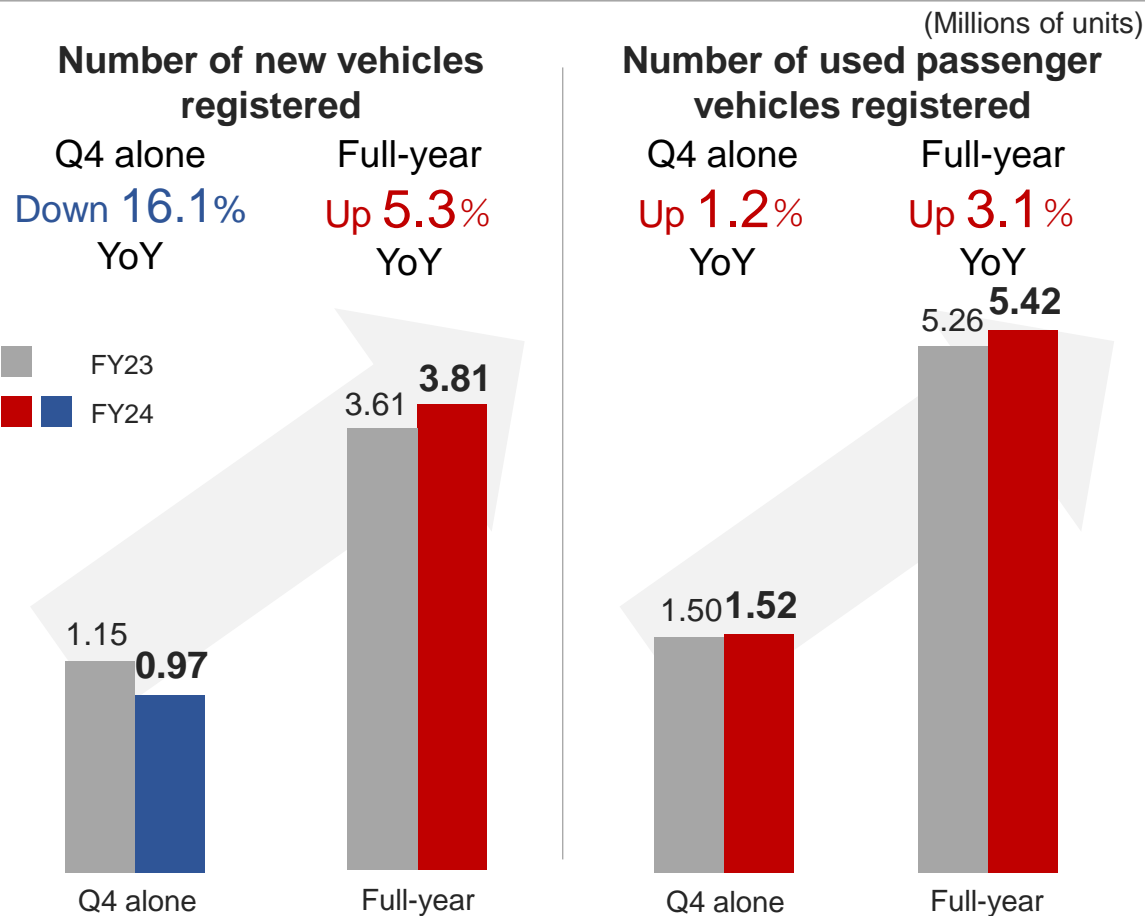
1. Financial Highlights

Highlights from FY Ended March 31, 2024 (1)

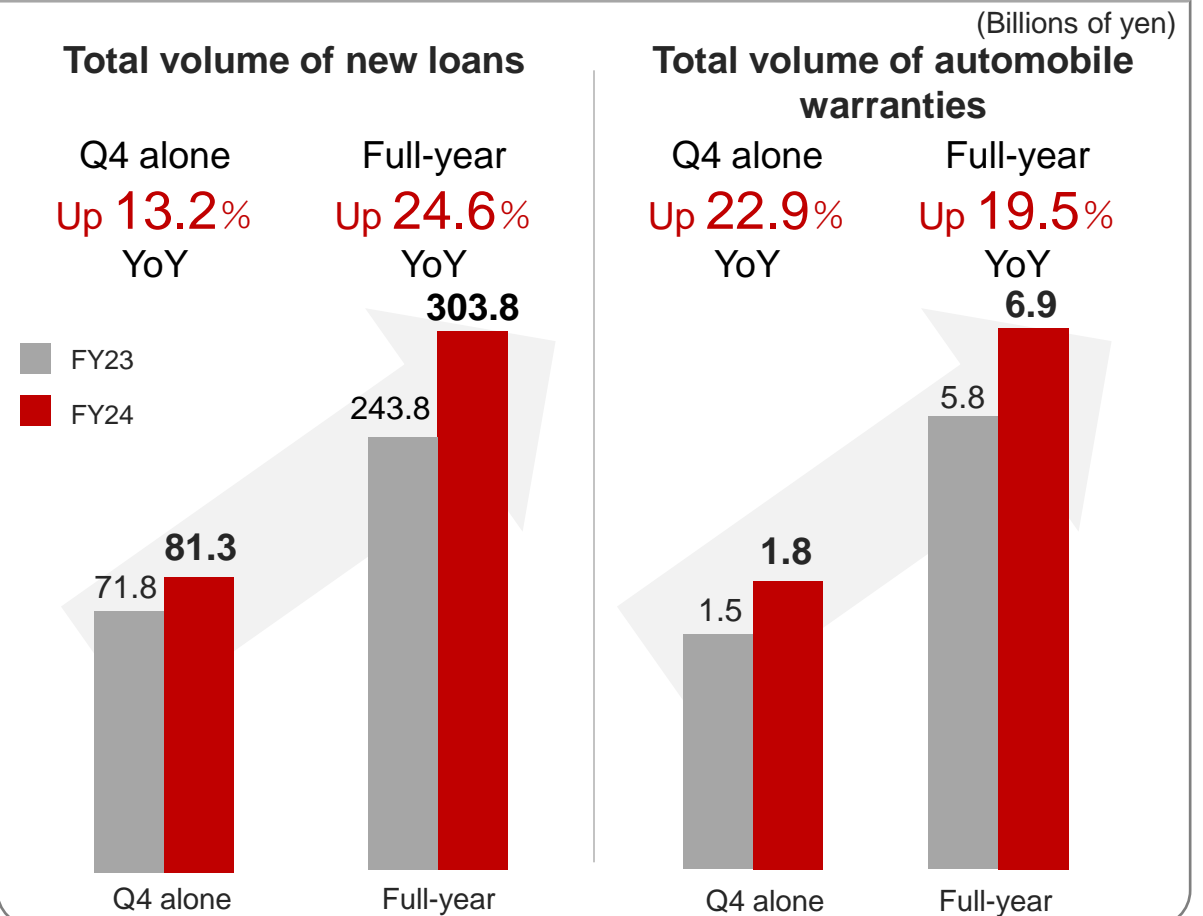


- Credit finance and automobile warranty both continued to record **double-digit** operating top line (volume) **growth**
- **Automobile warranties are growing at a high clip** amid an increase in high-priced Car Premium warranties (trend of shift from own warranty to third-party warranty)
- Continuing to **pass on higher interest rates** in our own financing products (long-term prime rate moved from 1.50% at the end of Q3 to 1.60% at the end of Q4)

Market*



Volume of new loans (KPIs)



* Figures for number of vehicles include light motor vehicles. Source: Statistical data from both Japan Automobile Dealers Association and Japan Light Motor Vehicle and Motorcycle Association

Highlights from FY Ended March 31, 2024 (2)



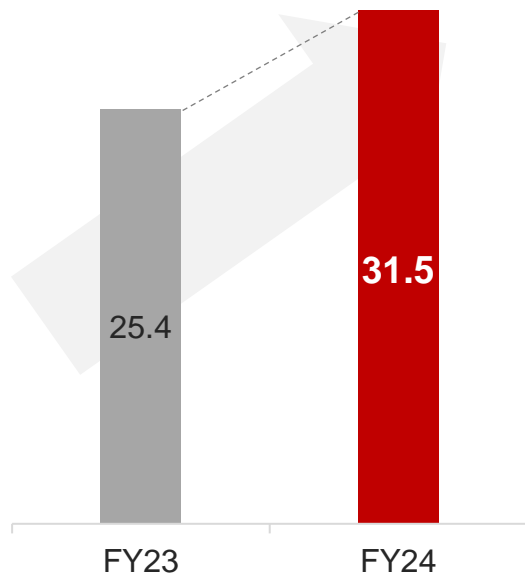
- Each business segment is **growing steadily**, with both operating revenue and operating profit posting **double-digit growth**
- Future expected earnings (deferred profit) also **grew steadily**. Stable earnings in the next FY and beyond to be stocked on BS (¥53,600 million)
- Profit before tax exceeded the target of medium-term management plan by **¥240 million**. Also, raised dividend by **¥2** per share.

Performance

(Billions of yen)

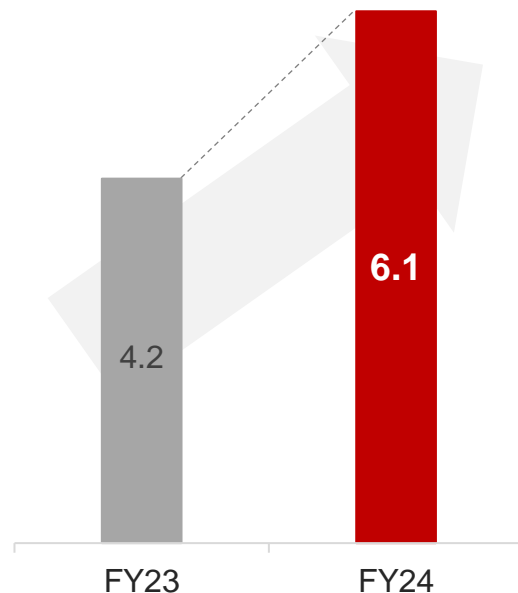
Operating revenue

Up **23.9%** YoY



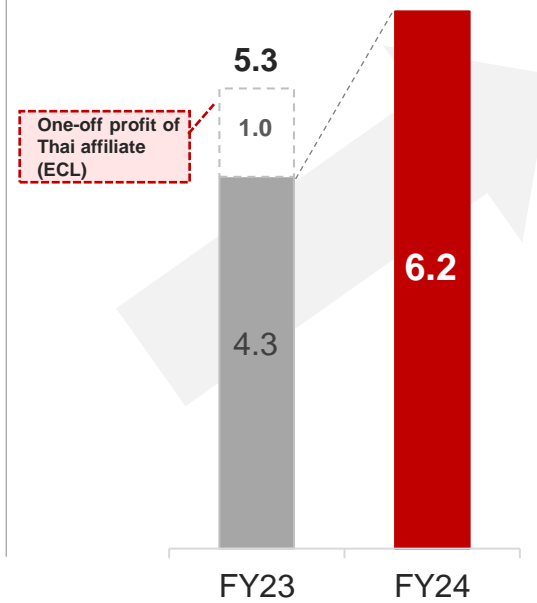
Operating profit

Up **45.9%** YoY



Profit before tax

Up **16.8%** YoY (Profit excluding one-off profit up **44.5%**)



Future expected earnings (deferred profit)

Whole Group
¥53.6 billion

Up **22.1%** YoY

Finance

¥45.7 billion

Up **24.2%** YoY

Automobile warranty

¥7.2 billion

Up **19.1%** YoY

Softplanner business/Car Premium Club membership fee deferral

¥0.7 billion

Up **60.6%** YoY

Progress of Medium-Term Management Plan, ONE & ONLY 2026

Promoting initiatives to establish the Car Premium business model

- Expanding the Car Premium Club*¹ (see the diagram at right)
- Establishing the Car Premium brand using mass advertising
- Expanding services for Car Premium Club members

(Graph unit: companies/stores)

Car Premium Club Memberships

Car Premium Dealer Progress: **53.2%**

2,660

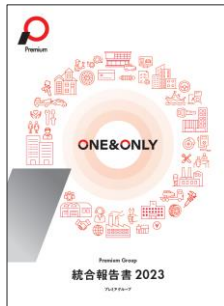
FY2026 target
5,000

Car Premium Garage Progress: **47.3%**

710

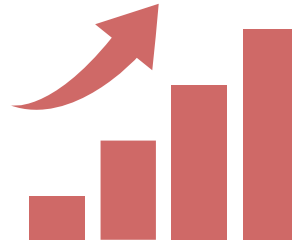
FY2026 target
1,500

Other Topics



Nominated for “most-improved integrated report” by GPIF*²

- ✓ 100 companies including Premium Group were nominated by GPIF’s external asset managers
- ✓ Expanded disclosures to enhance corporate value



Increased salary

- ✓ Increased salary by **6.5% on average** and expanded housing allowance
- ✓ Increased by large percentage two straight years



Established subsidiary in Singapore

- ✓ Serving as a base for investigating and collecting information on markets in Asia, managing overseas subsidiaries, and engaging in strategic business activities
- ✓ Expanding communications with overseas investors

*1 A general term for Car Premium Dealer, the Group’s membership organization for automobile dealerships and Car Premium Garage, the Group’s membership organization for automobile maintenance facilities.

*2 An abbreviation for Government Pension Investment Fund



2. Summary of Financial Results

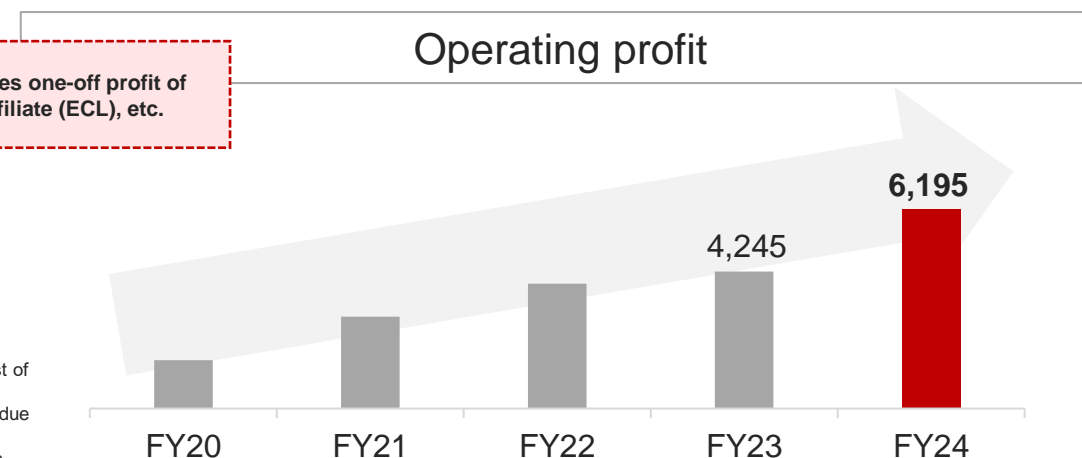
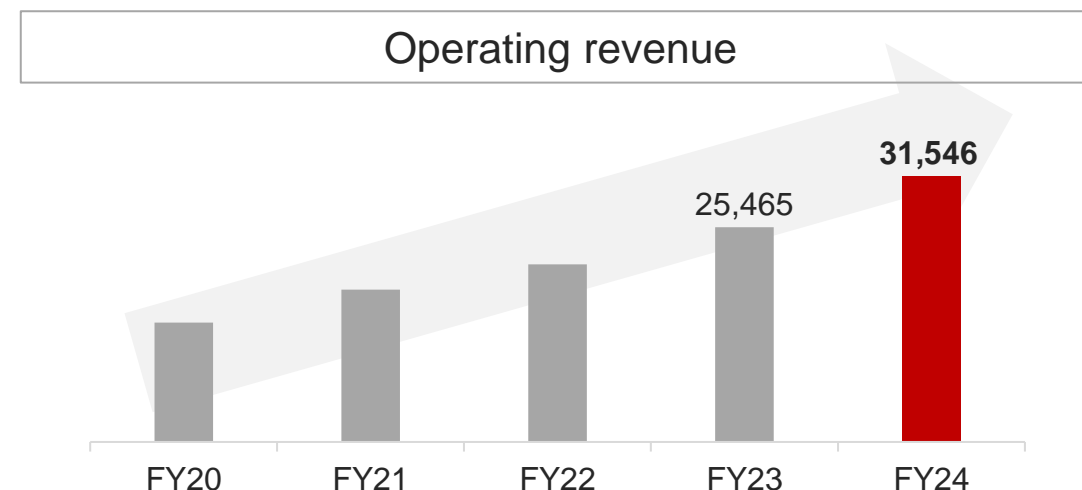
Consolidated Performance



(Millions of yen)

- **Operating revenue rose 23.9% YoY to ¥31,546 million** owing to the strong growth of each segment
- **Operating profit was up 45.9% YoY to ¥6,195 million and profit before tax was up 44.5% YoY** when excluding one-off profit
- **Enhanced timely disclosures** (shortened financial results announcement date by **20 days** over the past 5 years; **top** in the industry*¹ and among the top **5%** of the Prime Market)

	FY23	FY24	YoY change
Operating revenue	25,465	31,546	+23.9%
Operating expenses	21,220	25,351	+19.5%
Operating profit	4,245	6,195	+45.9%
Profit before tax	5,344	6,241	+16.8%
Profit before tax (Excluding one-off profit)	4,318	6,241	+44.5%
Profit attributable to owners of parent	3,994	4,608	+15.4%
Basic earnings per share (yen)	103.17	119.39	+15.7%



*1. Data is compared with companies in the "Other financing business," "Banks" and "Insurance" sectors appearing on the Japan Exchange Group's "List of Companies Scheduled to Announce Earnings" released on April 11, 2024."

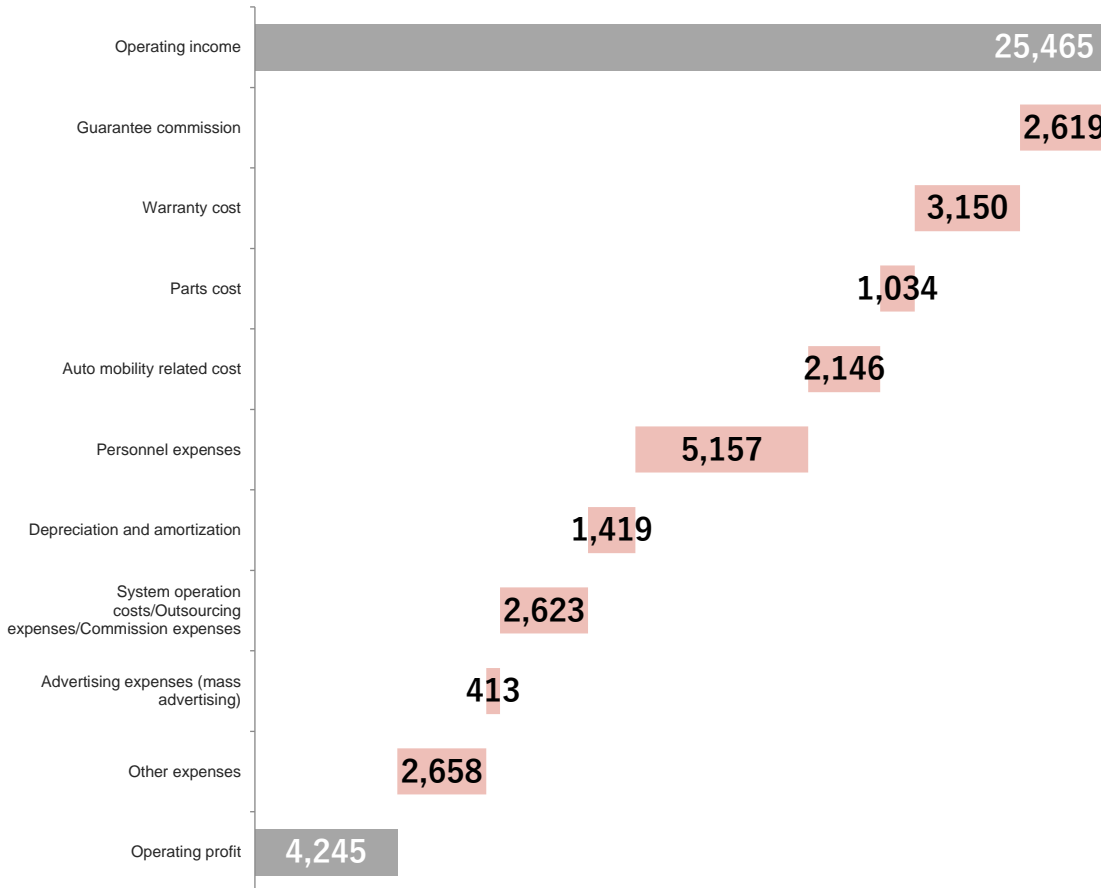
Notes: 1. Operating revenue and expenses as well as profit attributable to owners of parent for the previous fiscal year have been retroactively revised in part due to a change in accounting policies.

2. Gain on valuation of insurance assets (FY2020) and gain on bargain purchase (FY2021) due to a change in accounting estimates are not included in operating profit as they are non-recurring items.

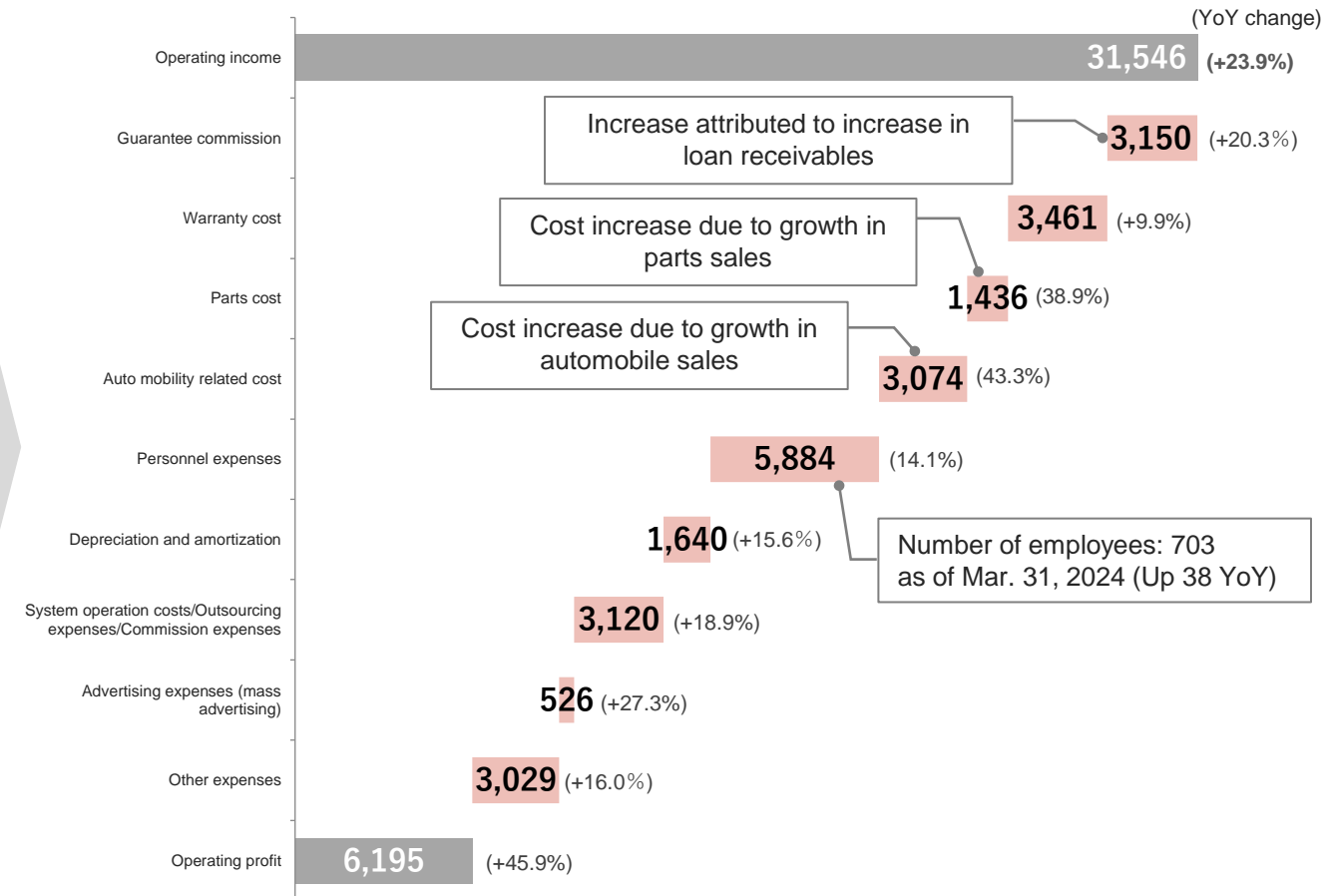
Operating Expenses (Breakdown)

■ Although **costs have increased as sales have grown**, operating expenses remain **below** the growth of operating revenue

FY23 Operating expenses
¥21,220 million



FY24 Operating expenses
¥25,351 million (up 19.5% YoY)



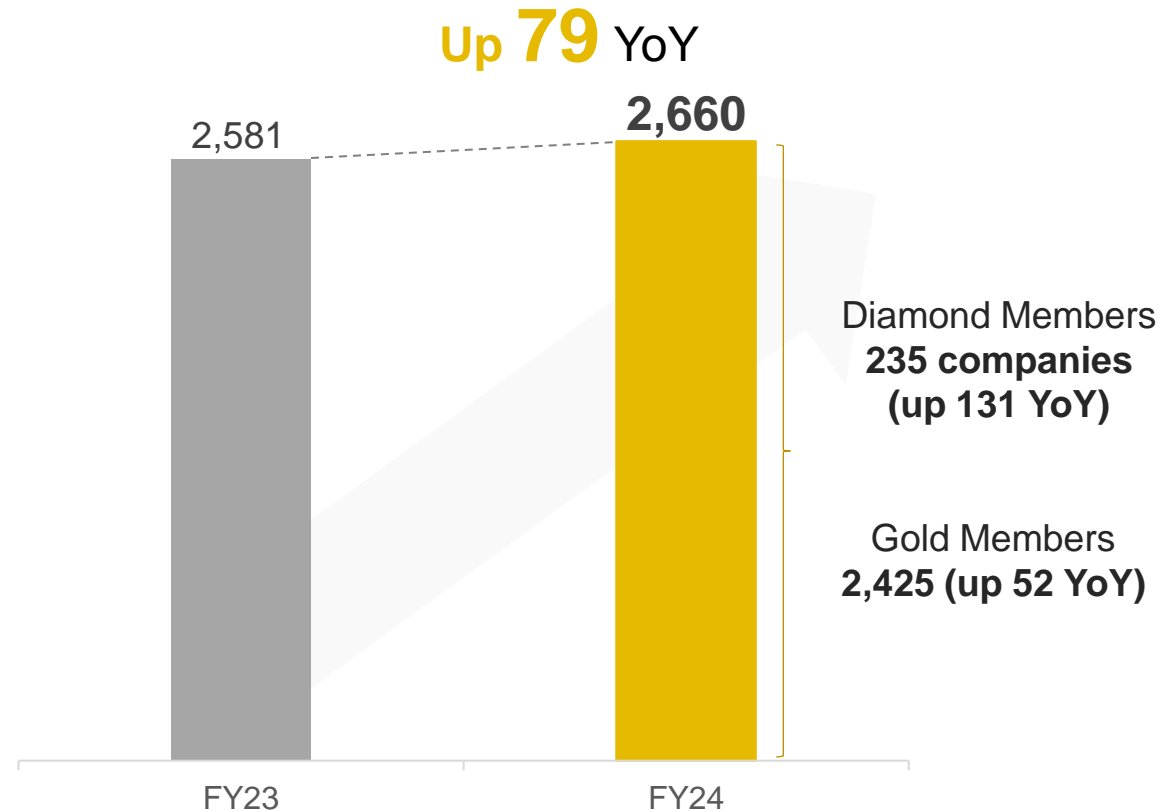
Notes: 1. Operating revenue and operating expenses for the previous fiscal year has been retroactively revised in part due to a change in accounting policies.
2. Since it is a preliminary value, we will promptly notify you on our website when any corrections or changes occur.



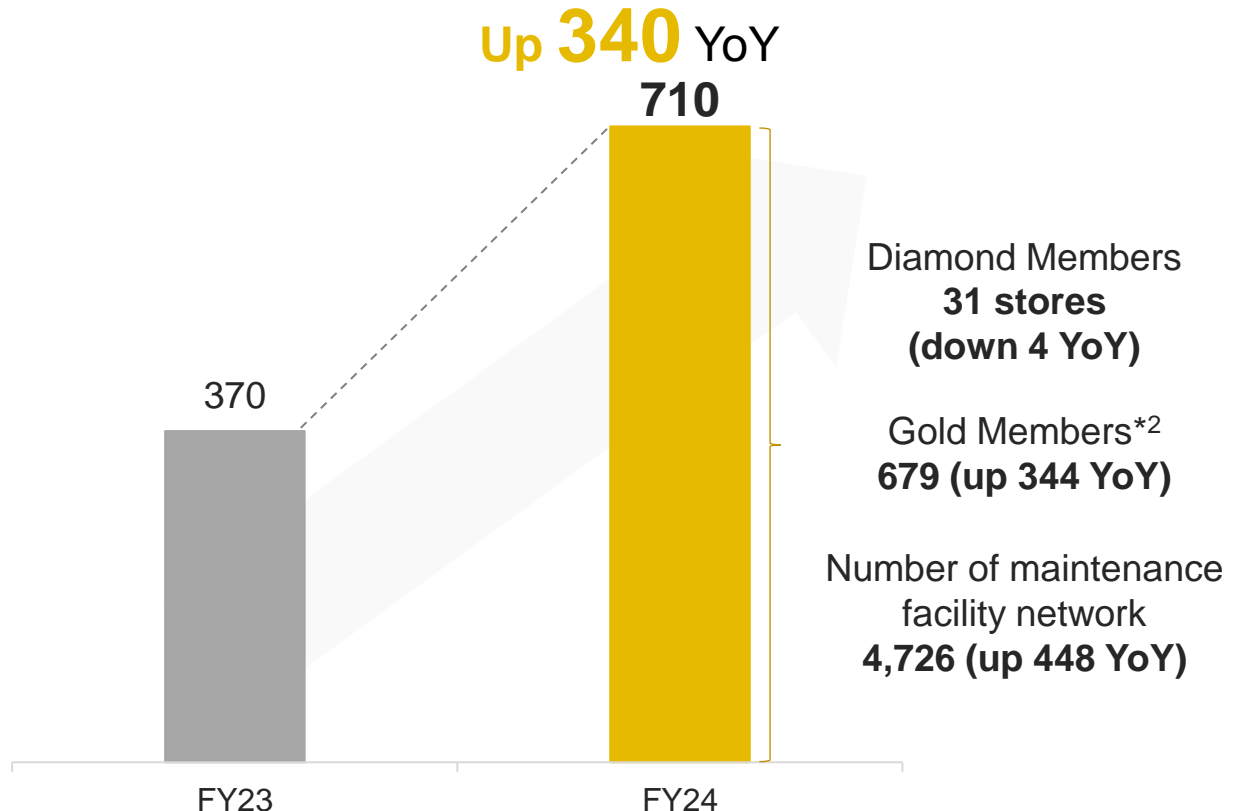
3. Car Premium

- **Steadily** building out Car Premium Club*¹, a paid membership organization for car dealers and maintenance facilities
- The number of Car Premium Dealer memberships rose only slightly YoY because of **price revisions** instituted for Gold Members
Furthermore, increased **upselling** to Gold Members to convert them to Diamond memberships

Car Premium Dealer



Car Premium Garage



*1 A general term for Car Premium Dealer, the Group's membership organization for automobile dealerships and Car Premium Garage, the Group's membership organization for automobile maintenance facilities.

*2 Silver Member category eliminated as of September 30, 2023 following organizational restructuring



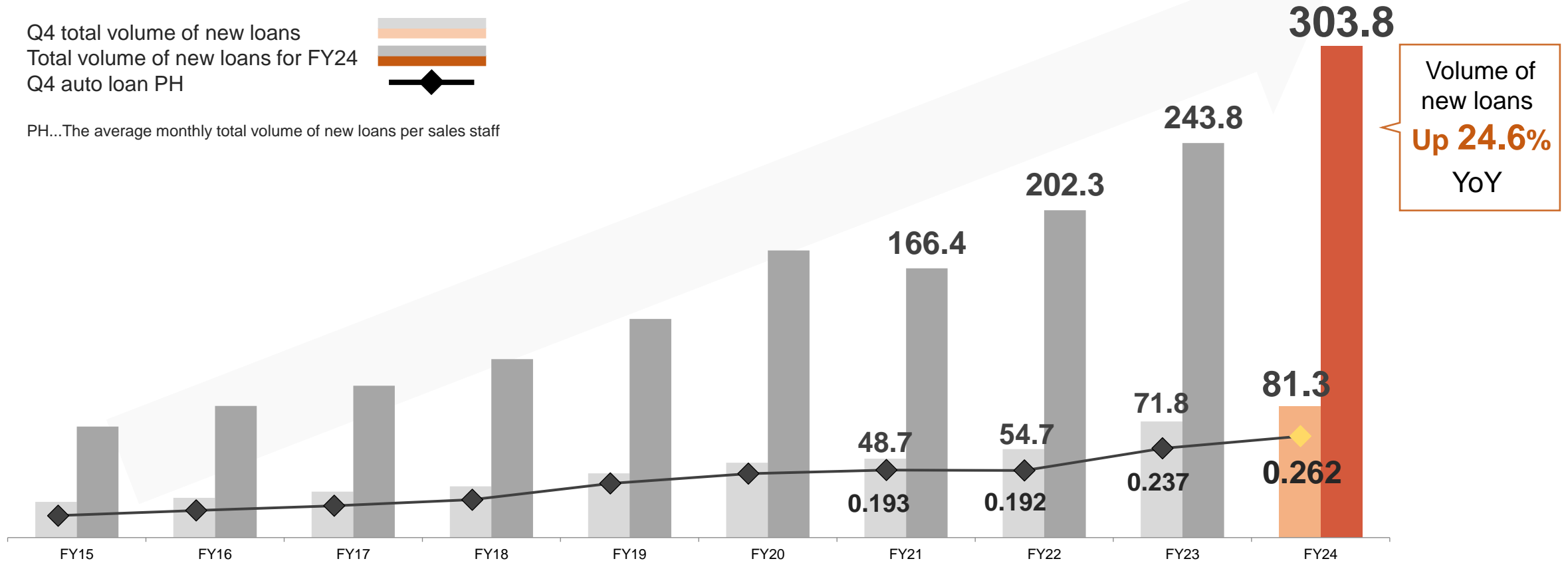
4. Finance Segment

- Used car market recovered only slightly, but our Car Premium strategy* has been a success
 → Volume was **up 24.6% YoY** and auto loan PH continued to rise as well

* Please see page 31 for details of Car Premium strategy

Q4 total volume of new loans
 Total volume of new loans for FY24
 Q4 auto loan PH

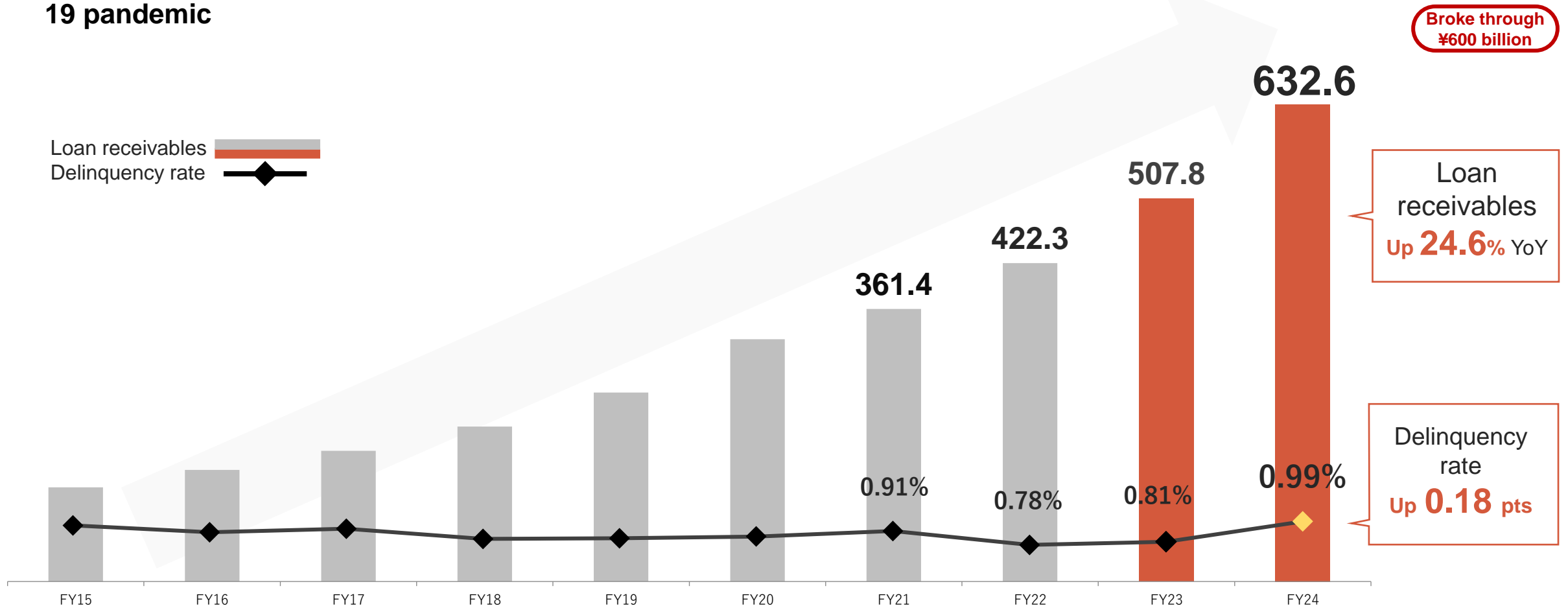
PH...The average monthly total volume of new loans per sales staff



Notes: 1. "Total volume of new loans" refers to the total amount of credit and lease contracts newly signed in the period. The figures are inclusive of the total volume of new loans of products other than automotive credit financing (Ecology Credit, etc.), and are the actual results of Premium Co., Ltd.

2. In the FY ended March 31, 2021, the volume of new loans temporarily decreased due to voluntary restraint of sales operations amid the COVID-19 pandemic.

- Loan receivables broke through the ¥600 billion mark and **grew, up 24.6% YoY**
- Continuously increase collection of delinquent receivables by **bolstering headcount, taking DX measures (auto calling), and collaborating with service subsidiary**
- The delinquency rate remains **stable at low levels**; it should return to FY2021 levels following the end of the COVID-19 pandemic



Notes: 1. "Loan receivables" refers to the total amount of credit and lease contracts that has not been repaid or for which the warranty period has not elapsed from the end of the period.

The figures are inclusive of the receivables balance of products other than automotive credit financing (Ecology Credit, etc.), and are the actual results of Premium Co., Ltd.

2. "Delinquency rate" refers to the total amount of receivables that are more than 3 months in arrears and special loan receivables (with judicial intervention), expressed as a percentage of the loan and lease receivables at the end of the period.

- The number of Car Premium Club*1 memberships continues to rise, and the ratio of Car Premium Dealers to auto loan volume temporarily declined owing to the increase in large customers
- Not planning to increase sales staff significantly but rising PH (**establishing mechanisms and making sales activities more efficient**)

Car Premium Dealer auto loan share*2

Down 0.4 pts YoY

39.4%

Intend to continue increasing in the future **given the increase in Car Premium Club memberships**

Number of sales staff

Up 6 YoY

106

Prioritizing **conversion** of existing network stores to **paid memberships**

AI credit screening rate

Up 0.5 pts YoY

39.6%

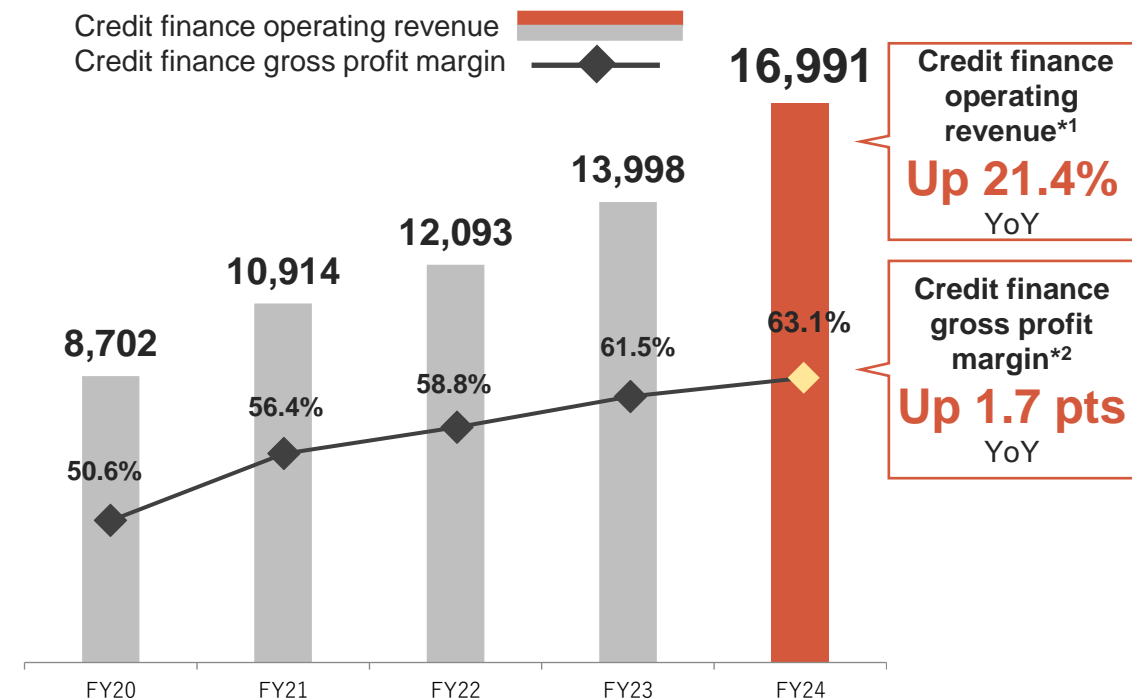
Further increase screening **accuracy** to reduce screening time and standardize screening decisions

*1 A general term for Car Premium Dealer, the Group's membership organization for automobile dealerships and Car Premium Garage, the Group's membership organization for automobile maintenance facilities.

*2. The percentage of Car Premium Dealers (membership organization for automobile dealers) as a share of the Company's auto loan volume.

- The core credit finance business is seeing **steady growth in both sales and profits**
- Continuing to **pass on higher interest rates** in our own financing products. Credit finance gross profit margin*2 remains at a high level.
- Profit before tax excluding one-off profit **increased 36.3% YoY**

	FY23	FY24	YoY change
Operating revenue	15,020	17,810	+18.6%
Operating profit	3,353	4,699	+40.2%
Profit before tax	4,407	4,666	+5.9%
Profit before tax (Excluding one-off profit)	3,423	4,666	+36.3%

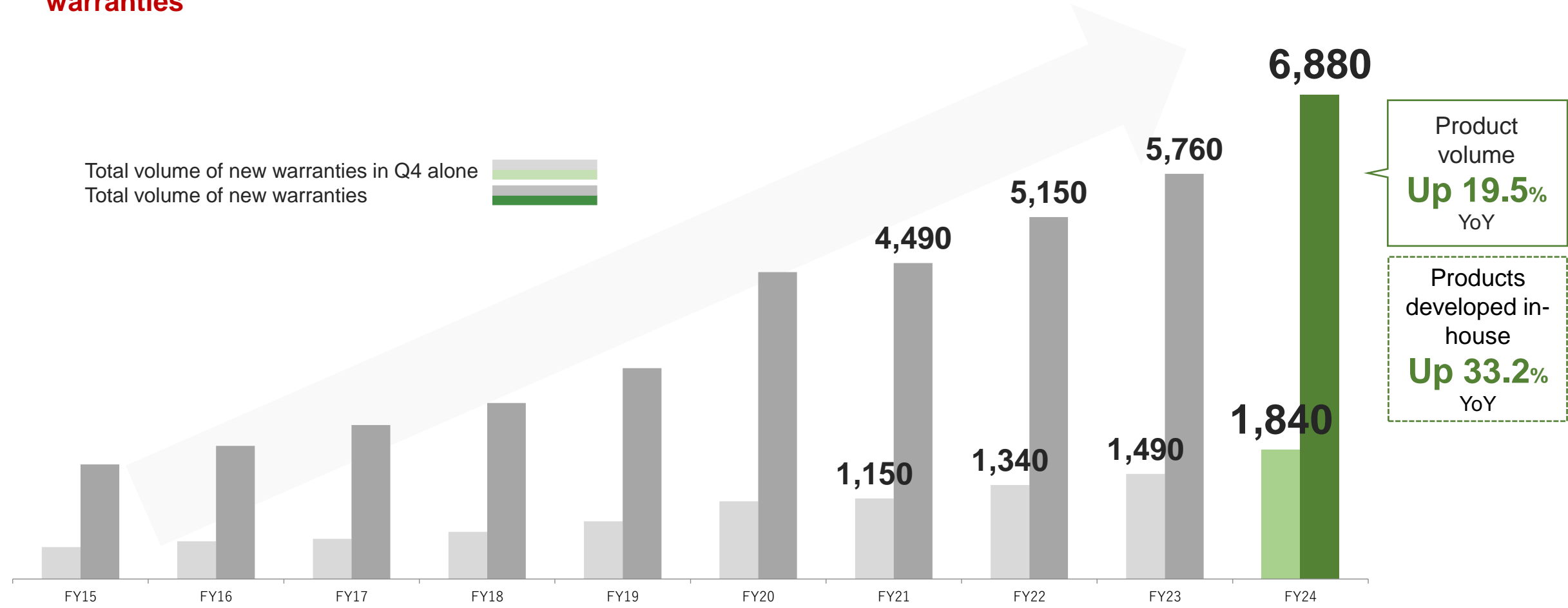


*1. Credit finance operating revenue represents the total of operating revenue related to credit finance.
 *2. Credit finance gross profit margin is calculated by dividing operating profit related to credit finance by operating revenue related to credit finance. Furthermore, operating expenses at the time of calculation of credit finance gross profit margin are comprised of expenses directly incurred in order to acquire loan receivables (interest rates, guarantee fees, personnel costs, rent, etc.).



5. Automobile Warranty Segment

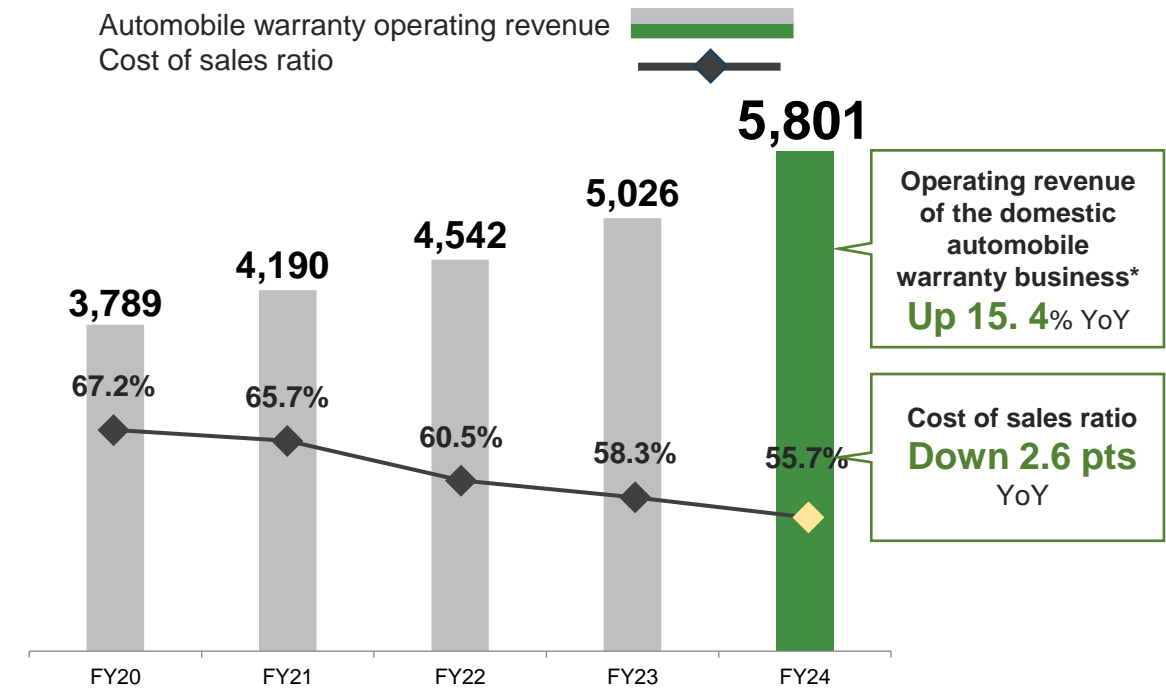
- Automobile warranty **volume up 19.5% YoY** despite the used vehicle market recovering only slightly
- Volume of **products developed in-house** continued to grow, **up 33.2% YoY**
- Aiming to increase volume of warranty services with focus on the acquisition of **Car Premium automobile warranties**



Notes: 1. "Total volume of new warranties" refers to the total amount of warranty contracts newly signed in the period.
 2. The aggregation criteria for volume of certain products were reviewed in Q3 of FY2022. Figures presented here were calculated using the new criteria.

- **Revenue grew steadily**, underpinned by proactive sales activities in each business
- **Cost of sales ratio gradually declining** thanks to ongoing **cost reduction activities**, which has led to **increased gross profit margin**

	FY23	FY24	YoY change
Operating revenue	6,624	7,851	+18.5%
Operating profit	511	858	+67.8%
Profit before tax	551	922	+66.9%



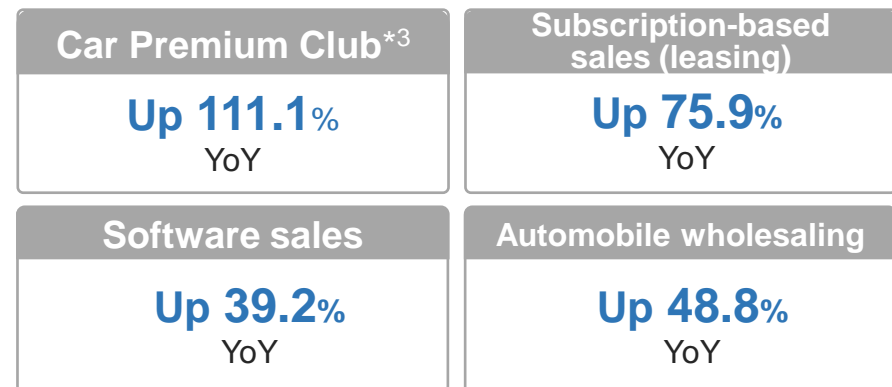
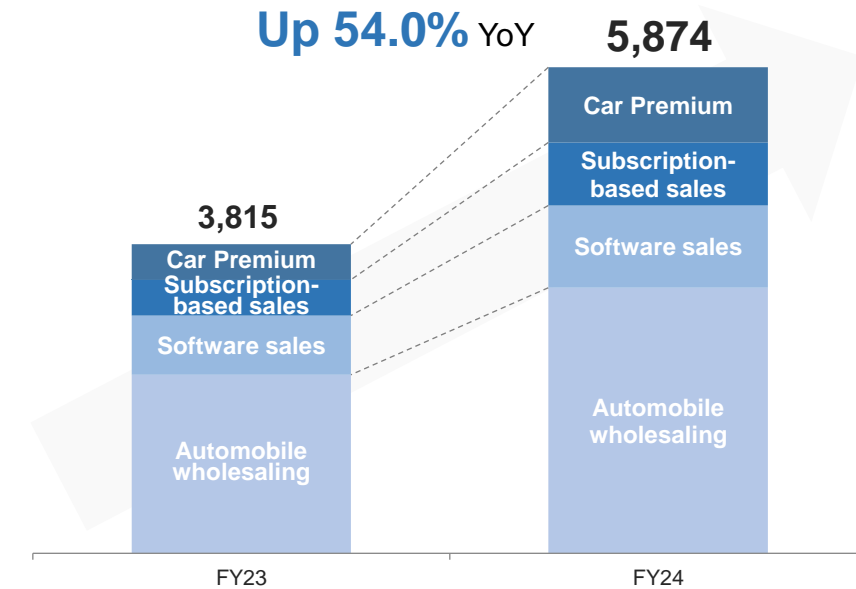
* The domestic automobile warranty business excludes the results of the parts business and overseas business.



6. Auto Mobility Segment

- Focused on developing **services for Car Premium Club*²** and **creating new businesses**. Increased largely in unison with each service.

Auto Mobility Segment Operating Revenue*²



	FY23	FY24	YoY change
Operating revenue	3,815	5,874	+54.0%
(Of which, Car Premium)* ¹	871	1,869	+114.6%
Operating profit	379	673	+77.8%
(Of which, Car Premium)	51	185	+264.9%
Profit before tax	390	695	+78.1%
(Of which, Car Premium)	47	175	+271.2%

*1 The actual results of services provided as part of the Car Premium segment for FY2023.

*2 The graph does not include revenue outside of the four main services.

*3 A general term for Car Premium Dealer, the Group's membership organization for automobile dealerships and Car Premium Garage, the Group's membership organization for automobile maintenance facilities.



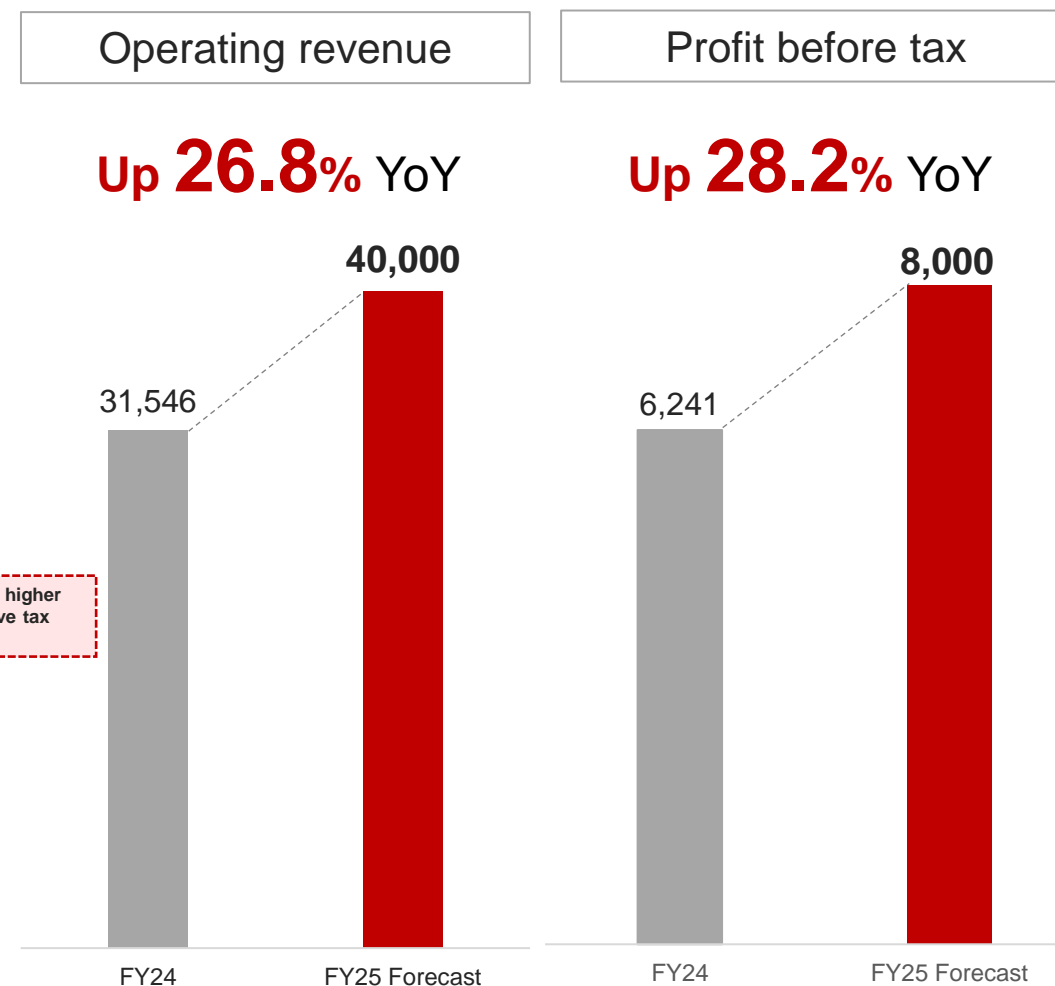
7. Earnings and Dividend Forecast for FY Ending March 31, 2025

Earnings and Dividend Forecast for FY Ending March 31, 2025



- Operating revenue is forecast to be **¥40 billion (vs. MTP forecast: ¥36 billion)** and profit before tax **¥8.0 billion (vs. MTP forecast: ¥7.8 billion)**
- Forecast is annual dividend **increase of ¥12 per share**. Expect to **raise dividend and post higher profit on higher sales for the eight consecutive year.**

	FY24	Forecast for FY25		
			YoY net change	YoY change
Operating revenue	31,546	40,000	+8,454	+26.8%
Profit before tax	6,241	8,000	+1,759	+28.2%
Profit attributable to owners of parent	4,608	5,400	+792	+17.2%
Basic earnings per share (yen)	119.39	139.57	+20.18	+16.9%
Annual dividend (yen)	28	40	+12	—



Notes: 1. The above consolidated performance forecast was prepared based on information that can be obtained by the Company and on certain assumptions judged to be reasonable as of the publication date of this document. Actual figures may differ from the forecast due to various factors.

2. Tax expenses for FY2023 were calculated with the effective tax rate of 25%, which was affected by one-off profit due to the reversal of previous FY's impairment loss on our Thai affiliate (ECL).



8. Appendix

Name	Premium Group Co., Ltd.
Securities Code / Exchange	7199 / Prime Market of Tokyo Stock Exchange
Established	May 25, 2015 Note: 2007: Established Premium Co., Ltd. (Former name: G-ONE Credit Services Co., Ltd.)
Head Office	The Okura Prestige Tower, 2-10-4 Toranomom, Minato-ku, Tokyo
President and Representative Director	Yohichi Shibata
Number of Issued Shares	40,470,570 (As of March 31, 2024)
Capital	¥1,680 million (non-consolidated: as of March 31, 2024)
Number of Employees	703 (consolidated; as of March 31, 2024) (Note) Number of persons employed by the Group excluding temporary workers
Major Shareholders	<ul style="list-style-type: none"> • Capital Research and Management Company: 5.83% • Nomura Securities Co., Ltd. (Nomura Asset Management Co., Ltd. and Nomura International PLC): 5.23% (As of March 7, 2024; referencing the report on changes in large volume holdings, etc.)
Description of Business	Businesses in Japan and overseas* <ul style="list-style-type: none"> • Car Premium (Building a membership organization of auto dealers and garages) • Finance • Automobile warranty • Auto mobility * Overseas (Thailand, Indonesia, Philippines)

Description of Business



■ Premium Group is **an auto mobility company** offering customers a vibrant car life alongside our network of car dealers and garages.

Business Segment

Finance

- ▷ Main business
 - Auto credit
 - Ecology credit
 - Shopping credit
 - Collection Agency

- ▷ Main business partners
 - Used car dealer

Automobile Warranty

- ▷ Main business
 - Automobile warranty
 - Overseas expansion of automobile warranty (Thailand, Indonesia, Philippines)
 - Sales of used parts to domestic and overseas

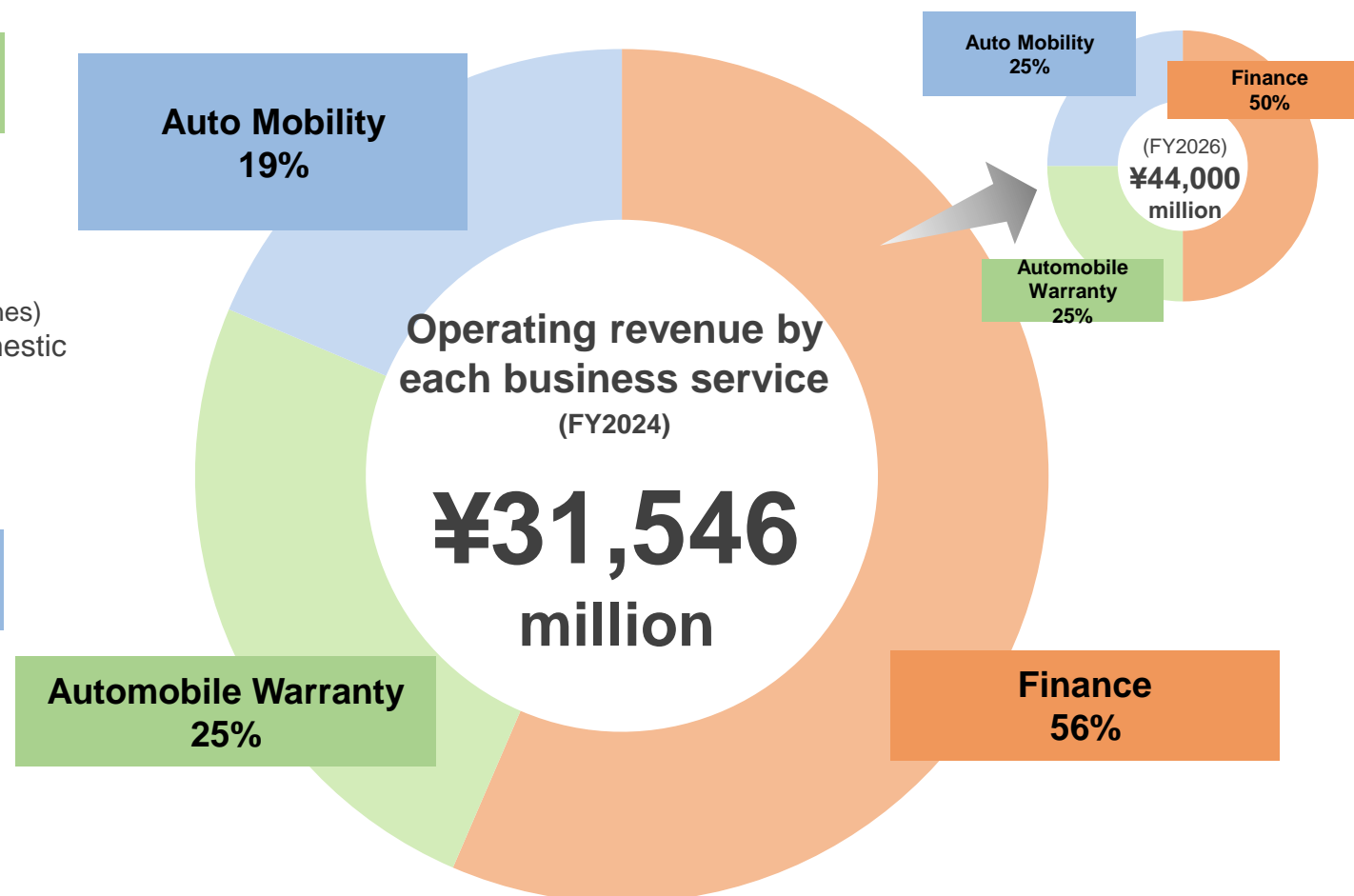
- ▷ Main business partners
 - Used car dealer, garage

Auto Mobility

- ▷ Main business
 - Operation of Car Premium Club membership organization
 - Automobile wholesaling
 - Sales of software
 - Subscription-based sales (leasing)
 - Operating garages

- ▷ Main business partners
 - Used car dealer, garage

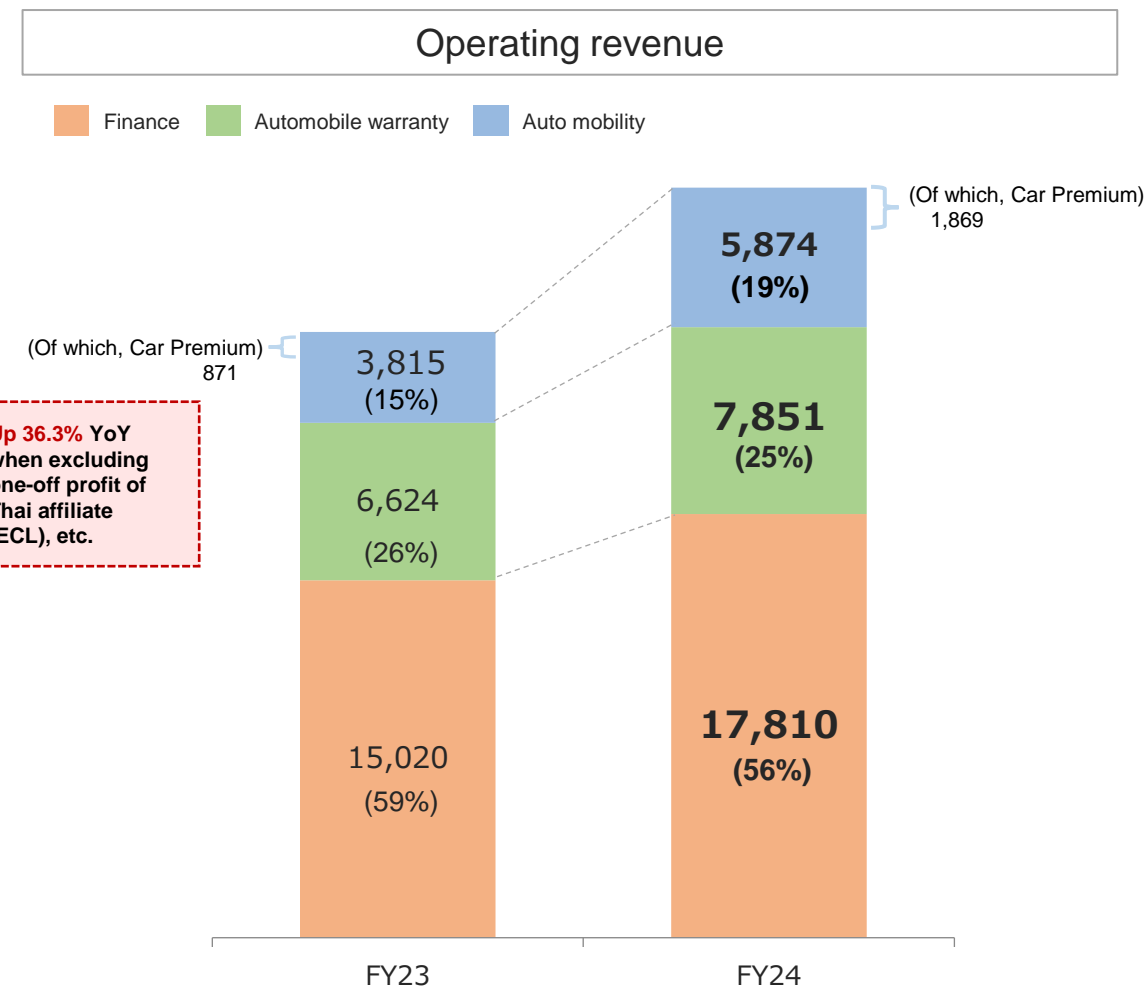
Portfolio by Segment



Performance by Segment

- Each segment **steadily recording operating revenue**
- **Auto mobility** and **Car Premium** segments provided greater share of operating revenue

	FY24		
	Operating revenue	Operating profit	Profit before tax
Finance segment	17,810 Up 18.6% YoY	4,699 Up 40.2% YoY	4,666 Up 5.9% YoY
Automobile warranty segment	7,851 Up 18.5% YoY	858 Up 67.8% YoY	919 Up 66.9% YoY
Auto mobility segment	5,874 Up 54.0% YoY	673 Up 77.8% YoY	695 Up 78.1% YoY
(Of which, Car Premium)	1,869 Up 114.6% YoY	185 Up 264.9% YoY	175 Up 271.2% YoY



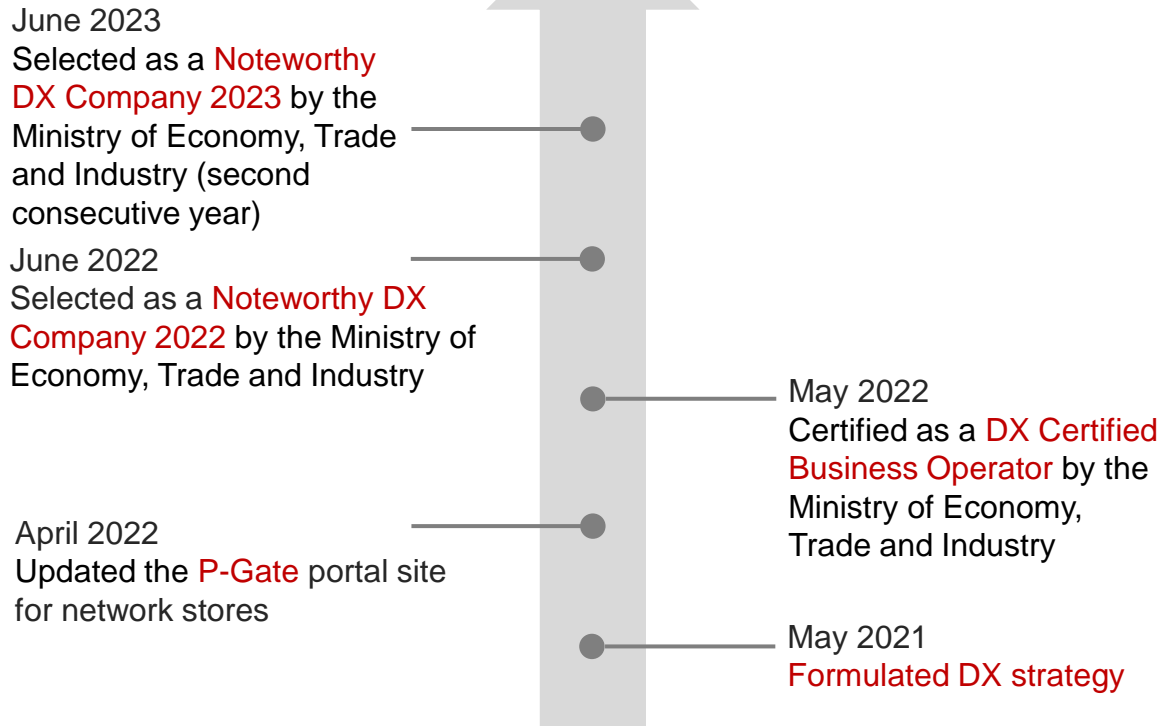
Notes: 1. Segment classification was changed from FY24. Profits and losses for each segment in FY23 is reflected only to the extent practicable.
 2. "Of which, Car Premium" only shows difference in performance with previous fiscal year.
 3. Operating revenue for the previous fiscal year has been partially reclassified due to a change in presentation methods.

Our DX Strategy



- In approximately one year from formulating our DX strategy, we **built our DX initiative platform** internally and externally and were recognized as **Noteworthy DX Company** two straight years in **2022 and 2023** and became a **DX Certified Business Operator** in 2022
- Seeking to **realize our concept as a platform provider** of connecting end-users and mobility providers

Achieving our DX Vision



DX for end-users

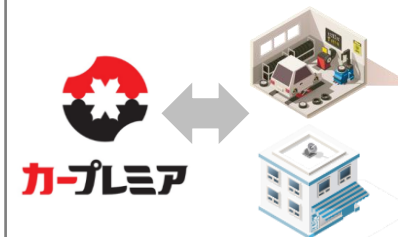


Website for individual customers launches on July 22, 2022

This site offers:

- Options to get the best out of our customers' cars using our wide range of services
- Extensive after-sales support

DX for auto mobility providers



Login rates for mobility provider portal sites:

As of March 31, 2024

- All network stores: 70.3%
- Car Premium Dealer: 99.3%

→ Functions as a tool for communication with dealers

(FY 24 Q3) Released Car Premium Anshin Shop



- Launched Car Premium Anshin Shop, a program that allows customers to access products and services with peace of mind, on Jan. 29, 2024

What is Car Premium Anshin Shop?

An outlet that provides services that guarantee “peace of mind” so that all customers fully understand and agree with the details of their transaction.

- ✓ Fulfillment of the Company’s standard
- ✓ Peace of mind guarantee/ consent with terms of service
- ✓ Car Premium inspections

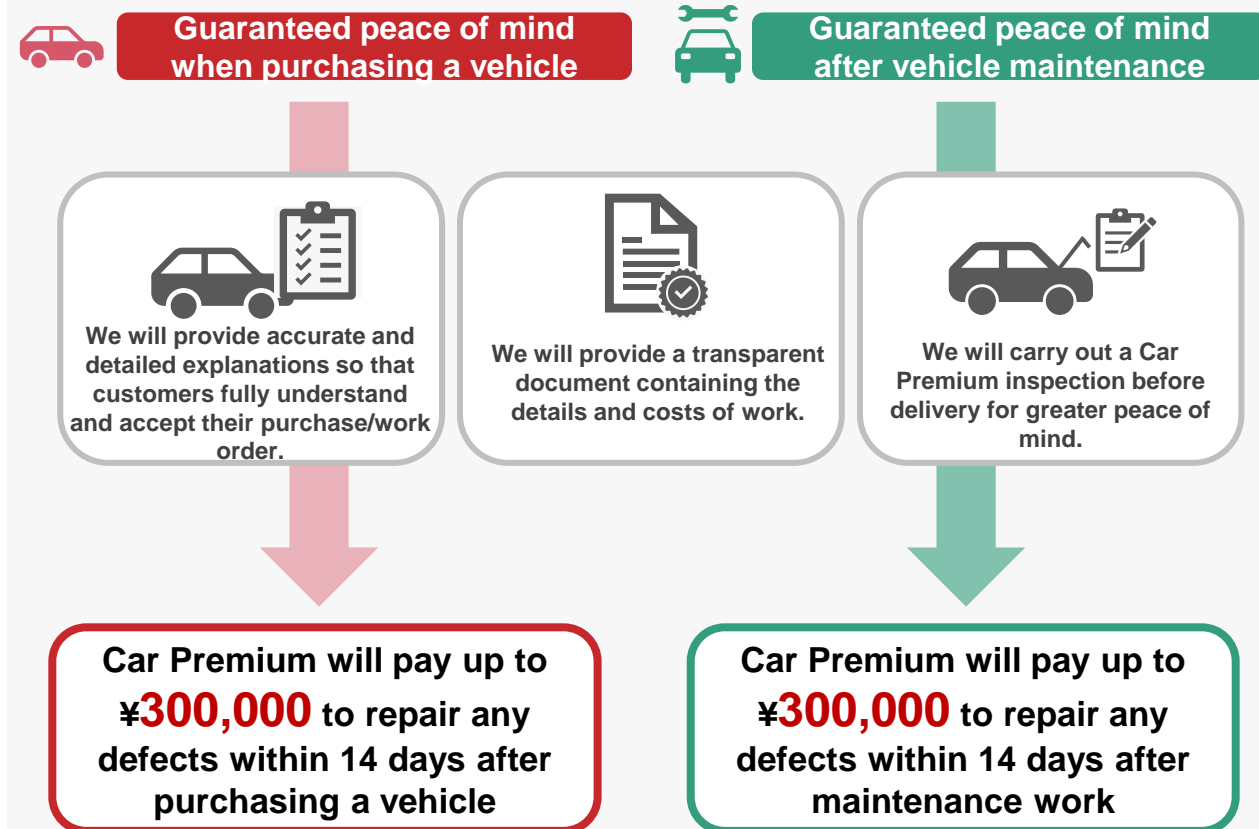


- ✓ Provision of Anshin Service
- ✓ Display of top rankings on Car Premium website

Car Premium Club
Gold Members

Car Premium Club
Diamond Members

Details of peace of mind guarantee and services

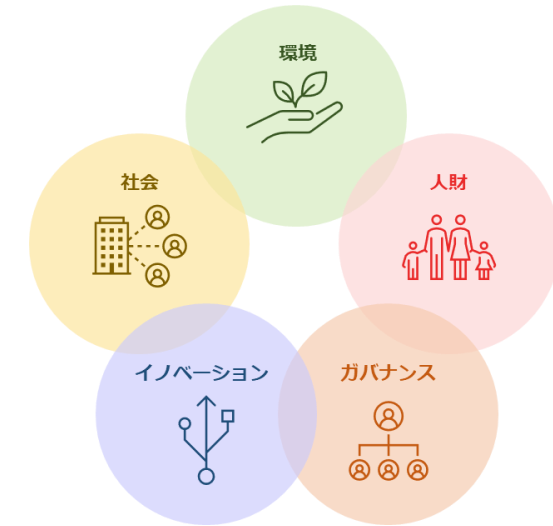


(FY24 Q2) Initiatives for Sustainable Growth



Publication of Integrated Report 2023

- Released first integrated report (October 2023) after the launch of the new medium-term management plan
- Promotion of **ethical practices in the used car industry** (Message from the President)
- About strengthening governance system (Outside Director Roundtable Discussion)



Other initiatives



Received first prize and awarded in individual category at the 5th Woman's Value Award

- ✓ **First prize** in sustainability category
- ✓ **Received individual award** as a role model for women's empowerment (Leader of the women's empowerment division)



Joined the Human Capital Management Consortium

- ✓ Enhancing **human capital management** (Improving in terms of both implementation and disclosure)
- ✓ Increasing employee **well-being**
- ✓ Fostering an environment where employees can utilize their skills



Established research project for co-creation of the future with Ishigaki City (jointly with Ishigaki Municipal Government and The Graduate School of Project Design)

- ✓ Purpose is **human resources development and new business creation** to resolve local issues faced by Ishigaki City
- ✓ Initiatives to strengthen industry–government–academia collaboration
- ✓ Utilization of **corporate version of Hometown Tax Donation Program** (tax system for supporting regional revitalization)

Medium-Term Vision

Establishing the Car Premium business model,
seeking to become the ONE & ONLY auto mobility company

Numerical Targets

Operating revenue	Profit before tax	Profit attributable to owners of parent	ROE	Market cap
¥44.0 billion vs. FY23: +74.6%	¥10.2 billion vs. FY23: +91.0%	¥7.0 billion vs. FY23: +75.0%	30-39% FY23 results: 34.7%	¥140-175 billion vs. FY23: 204-255%

Key Issues

- Car Premium**
 - Expanding the Car Premium Club
 - Establishing the Car Premium brand
 - Strengthening ability to attract in-person/online customers
- Finance**
 - Expanding Car Premium Dealers
 - Increasing transaction volume per network store
- Automobile warranty**
 - Expanding third-party warranties market
 - Expanding sales focused on products developed in-house
 - Reducing repair costs
- Auto mobility services**
 - Enhancing auto mobility services
 - Expanding scale of each auto mobility business
 - Developing differentiated products

- Expanding volume
- Strengthening DX talent
- Ongoing investment in DX
- Using DX promotion to streamline operations and save labor

Establishing the Car Premium business model

(FY23 Q4) Segments in FY2024



Segments will be reorganized to establish the **Car Premium business model**
 Auto mobility and Car Premium segments will be merged to create further **Group synergies**



Finance

Premium Co., Ltd.

Operation and supervision of finance business, centered on automotive credit financing

Central Servicer Corporation

Servicer and vehicle repossession businesses

Eastern Commercial Leasing p.l.c. *

Automotive credit and warranty businesses (Listed on the Stock Exchange of Thailand)

Automobile warranty segment

Premium Warranty Services Co., Ltd.

Operation and supervision of automotive warranty segment

Premium Auto Parts Co., Ltd.

Auto parts-related business

Premium Service (Thailand) Co., Ltd.

Automobile maintenance and automotive warranty businesses in Thailand

PT Premium Garansi Indonesia *

Automotive warranty business in Indonesia

Premium Warranty Services Philippines, Inc. *

Automotive warranty business in the Philippines

Auto mobility segment

Premium Mobility Services Co., Ltd.

Operation and supervision of auto mobility segment

PLS Co., Ltd.

Auto leasing business for consumers

Premium SoftPlanner Co., Ltd.

B2B software development and sales business

CIFUT Co., Ltd. *

Development and provision of automotive-related IoT devices

Car Premium Co., Ltd.

Development and operation of membership organizations for mobility providers

PAS Co., Ltd.

Automobile maintenance business, body work/paint business

*** indicates an affiliate.

- **Exchange rates:** Very small number of transactions in foreign currency
 - **Agilely responding to rising interest rates and inflation**
- ➔ **Little to no impact on earnings**

(1) FX fluctuations



Small number of transactions denominated in foreign currency
→ **Little to no impact**

(2) Inflation



Agilely modify commissions and product pricing
→ **Little to no impact**

(3) Rising interest rates

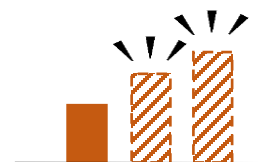
Interest rates for funding auto loans

> **Loans under contract**



Fixed rates for both funding and loans
→ **No impact**

> **New loans to be contracted**



Agilely pass on higher interest rates
→ **Little to no impact**

Financial strategy



- Increase share of **fixed rate** funding
- Promote **diversification** of funding methods (Accounts receivable securitization, corporate bonds, commercial paper, etc.)

➔ **Achieve funding at even lower interest rate and with more stability**

	FY2023 (As of March 31, 2023)	FY2024.Q1 (As of June 30, 2023)	FY2024.Q2 (As of September 30, 2023)	FY2024.Q3 (As of December 31, 2023)	FY2024 (As of March 31, 2024)	YoY	QoQ
Assets							
Cash and cash equivalents	14,857	12,792	15,536	21,290	21,150	+42.4%	△0.7%
Financing receivables	45,003	48,233	50,818	53,490	56,419	+25.4%	+5.5%
Other financial assets	6,281	6,522	6,900	8,202	7,524	+19.8%	△8.3%
Property, plant and equipment	3,074	2,961	2,822	2,899	2,837	△7.7%	△2.1%
Intangible assets	7,930	8,317	8,606	8,774	8,914	+12.4%	+1.6%
Goodwill	3,958	3,958	3,958	3,958	3,958	+0.0%	+0.0%
Investments accounted for using equity method	2,624	2,716	2,728	3,151	3,173	+20.9%	+0.7%
Deferred tax assets	5	81	93	94	14	+189.8%	△85.6%
Insurance assets	4,465	5,529	5,889	6,625	6,893	+54.4%	+4.0%
Other assets	13,234	12,619	11,949	12,584	14,393	+8.8%	+14.4%
Total assets	101,431	103,728	109,300	121,067	125,274	+23.5%	+3.5%
Liabilities							
Financial guarantee contracts	36,818	39,468	42,237	43,590	45,726	+24.2%	+4.9%
Deferred warranty revenue	6,030	6,355	6,711	6,983	7,184	+19.1%	+2.9%
Borrowings	31,682	31,740	32,234	43,022	42,333	+33.6%	△1.6%
Other financial liabilities	7,855	6,854	6,904	6,834	8,063	+2.6%	+18.0%
Provisions	363	364	363	383	383	+5.5%	+0.1%
Income taxes payable	603	350	905	759	1,164	+93.0%	+53.5%
Deferred tax liabilities	1,360	1,489	1,366	1,430	1,236	△9.1%	△13.6%
Other liabilities	3,367	2,957	3,370	3,395	3,835	+13.9%	+12.9%
Total liabilities	88,078	89,577	94,091	106,395	109,923	+24.8%	+3.3%
Equity							
Equity attributable to owners of parent							
Share capital	1,700	1,700	1,700	1,700	1,700	+0.0%	+0.0%
Capital surplus	1,415	1,455	1,467	1,482	1,534	+8.4%	+3.5%
Retained earnings	10,952	11,596	12,588	13,221	14,626	+33.5%	+10.6%
Treasury shares	△ 1,088	△ 1,088	△ 1,070	△ 2,297	△ 3,109	+185.7%	+35.3%
Other components of equity	343	454	486	527	559	+63.1%	+6.2%
Total equity attributable to owners of parent	13,322	14,117	15,171	14,633	15,310	+14.9%	+4.6%
Non-controlling interests	31	35	38	40	40	+29.4%	+2.0%
Total equity	13,353	14,151	15,208	14,672	15,351	+15.0%	+4.6%
Total liabilities and equity	101,431	103,728	109,300	121,067	125,274	+23.5%	+3.5%

P/L (Consolidated Cumulative Period)



(Millions of yen)

(Consolidated cumulative period)	FY2023 (As of March 31, 2023)	FY2024 (As of March 31, 2024)	YoY
Operating revenue	25,465	31,546	+23.9%
Operating expenses	21,220	25,351	+19.5%
Operating profit	4,245	6,195	+45.9%
Share of profit of investments accounted for using equity method	1,075	119	△89.0%
Other finance income	59	13	△77.2%
Other finance costs	35	86	+147.0%
Profit (loss) before tax	5,344	6,241	+16.8%
Income tax expense	1,341	1,623	+21.1%
Profit (loss)	4,003	4,617	+15.3%
Profit (loss) attributable to:			
Owners of parent	3,994	4,608	+15.4%
Non-controlling interests	9	10	+9.4%

P/L (Consolidated Cumulative Period)



(Millions of yen)

(Consolidated cumulative period)	FY2023 (As of March 31, 2023)	FY2024 (As of March 31, 2024)	YoY
Operating revenue			
Finance income	12,576	14,997	+19.3%
Warranty revenue	5,121	5,936	+15.9%
Automobility-related sales	3,373	5,085	+50.8%
Other commission sales	2,277	2,551	+12.1%
Automotive parts sales	1,440	1,846	+28.2%
Impairment gain on financial assets	293	491	+67.5%
Revenue from the exercise of insurance policies	246	290	+17.7%
Other	139	351	+151.9%
Total	25,465	31,546	+23.9%

(Consolidated cumulative period)	FY2023 (As of March 31, 2023)	FY2024 (As of March 31, 2024)	YoY
Operating expenses			
Finance costs	191	336	+75.6%
Warranty cost	3,150	3,461	+9.9%
Automobility-related costs	2,146	3,074	+43.3%
Guarantee commission	2,619	3,150	+20.3%
Cost of automotive parts external sales	1,034	1,436	+38.9%
Employee benefit expenses	4,951	5,647	+14.1%
Depreciation	1,419	1,640	+15.6%
Commission expenses	1,107	1,346	+21.6%
Taxes and dues	861	942	+9.5%
System operation costs	825	977	+18.3%
Outsourcing expenses	691	797	+15.3%
Other operating expenses	2,225	2,546	+14.4%
Total	21,220	25,351	+19.5%

P/L (Consolidated Accounting Period)



(Millions of yen)

(Consolidated accounting period)	FY2023.4Q (January 1, 2023 - March 31, 2023)	FY2024.1Q (April 1, 2023 - June 30, 2023)	FY2024.2Q (July 1, 2023 - September 30, 2023)	FY2024.3Q (October 1, 2023 - December 31, 2023)	FY2024.4Q (January 1, 2024 - March 31, 2024)	YoY	QoQ
Operating revenue	6,931	7,233	7,823	7,919	8,571	+23.7%	+8.2%
Operating expenses	6,222	5,868	6,424	6,274	6,784	+9.0%	+8.1%
Operating profit	709	1,365	1,399	1,645	1,787	+151.9%	+8.6%
Share of profit of investments accounted for using equity method	52	60	41	12	7	△87.2%	△43.2%
Other finance income	△ 44	4	2	2	6	△113.9%	+201.1%
Other finance costs	12	20	25	28	13	+8.3%	△51.8%
Profit (loss) before tax	704	1,408	1,416	1,631	1,786	+153.6%	+9.5%
Income tax expense	207	332	421	489	381	+84.3%	△22.2%
Profit (loss)	498	1,075	995	1,142	1,405	+182.4%	+23.1%
Profit (loss) attributable to:							
Owners of parent	497	1,072	992	1,140	1,404	+182.8%	+23.2%
Non-controlling interests	1	4	3	2	1	△19.2%	△60.7%

P/L (Consolidated Accounting Period)



(Millions of yen)

(Consolidated accounting period)	FY2023.4Q (January 1, 2023 - March 31, 2023)	FY2024.1Q (April 1, 2023 - June 30, 2023)	FY2024.2Q (July 1, 2023 - September 30, 2023)	FY2024.3Q (October 1, 2023 - December 31, 2023)	FY2024.4Q (January 1, 2024 - March 31, 2024)	YoY	QoQ
Operating revenue							
Finance income	3,302	3,495	3,683	3,851	3,968	+20.1%	+3.0%
Warranty revenue	1,332	1,387	1,455	1,513	1,581	+18.6%	+4.5%
Automobility-related sales	1,176	1,207	1,316	1,215	1,348	+14.6%	+10.9%
Other commission sales	596	605	617	637	693	+16.3%	+8.7%
Automotive parts sales	337	422	456	525	443	+31.4%	△15.5%
Impairment gain on financial assets	8	70	11	62	349	+4086.9%	+463.4%
Revenue from the exercise of insurance policies	125	-	136	-	153	+22.4%	-
Other	53	48	149	117	36	△31.5%	△68.9%
Total	6,931	7,233	7,823	7,919	8,571	+23.7%	+8.2%
(Consolidated accounting period)	FY2023.4Q (January 1, 2023 - March 31, 2023)	FY2024.1Q (April 1, 2023 - June 30, 2023)	FY2024.2Q (July 1, 2023 - September 30, 2023)	FY2024.3Q (October 1, 2023 - December 31, 2023)	FY2024.4Q (January 1, 2024 - March 31, 2024)	YoY	QoQ
Operating expenses							
Finance costs	50	68	73	87	108	+115.3%	+24.8%
Warranty cost	719	822	934	890	815	+13.4%	△8.4%
Automobility-related costs	836	779	841	659	795	△4.9%	+20.6%
Guarantee commission	692	729	769	804	847	+22.5%	+5.3%
Cost of automotive parts external sales	262	305	346	423	362	+38.1%	△14.4%
Employee benefit expenses	1,326	1,420	1,394	1,432	1,466	+10.5%	+2.4%
Depreciation	368	367	382	405	487	+32.2%	+20.3%
Commission expenses	245	303	354	338	351	+43.5%	+4.0%
Taxes and dues	255	238	233	237	235	△8.1%	△0.8%
System operation costs	231	230	263	241	243	+5.2%	+0.6%
Outsourcing expenses	242	187	192	206	213	△12.2%	+3.2%
Other operating expenses	996	422	643	554	863	△13.3%	+55.9%
Total	6,222	5,868	6,424	6,274	6,784	+9.0%	+8.1%

Notes: 1. Operating revenue and expenses for the previous fiscal year have been retroactively revised in part due to a change in accounting policies.



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